

Maine Revised Statutes
Title 24-A: MAINE INSURANCE CODE
Chapter 23: TRADE PRACTICES AND FRAUDS

§2174-B. LAW ENFORCEMENT OFFICERS' AND EMERGENCY RESPONDERS' INSURANCE RATES

1. Definitions. As used in this section, unless the context otherwise indicates, the following terms have the following meanings.

A. "Law enforcement officer" means any person employed by a governmental entity who by virtue of that employment is vested by law with a duty to investigate and prosecute violators of the laws of this State and to arrest the offenders of the laws. [1989, c. 737, §2 (NEW).]

B. "Emergency responder" means:

(1) A municipal firefighter, as defined in Title 30-A, section 3151, subsection 2; or a volunteer firefighter, as defined in Title 30-A, section 3151, subsection 4, who is operating a municipal vehicle; or

(2) An operator of a vehicle under Title 29-A, section 2054 that is licensed or authorized pursuant to Title 32, chapter 2-B as an ambulance or emergency medical services vehicle, when that operator is acting with the approval of an ambulance service or nontransporting service licensed pursuant to Title 32, chapter 2-B. [2011, c. 493, §1 (NEW).]

[2011, c. 493, §1 (AMD) .]

2. Law enforcement officers; emergency responders. An insurer may not increase the premium for a personal insurance policy providing motor vehicle liability or collision insurance to a law enforcement officer or an emergency responder on the basis of one or more accidents involving a motor vehicle operated by the officer or emergency responder if:

A. The accident occurred while the officer or emergency responder was operating a motor vehicle in the course and scope of employment; and [2011, c. 493, §1 (AMD).]

B. There is a policy of insurance other than the personal policy providing motor vehicle liability or collision coverage for the accident or accidents. [1989, c. 737, §2 (NEW).]

[2011, c. 493, §1 (AMD) .]

3. Governmental entity. This section in no way restricts the premium an insurer may charge a governmental entity for an insurance policy providing motor vehicle liability or collision insurance covering law enforcement officers or emergency responders.

[2011, c. 493, §1 (AMD) .]

4. Penalty. An insurer who violates this section commits a civil violation pursuant to section 12-A.

[1997, c. 114, §1 (NEW) .]

SECTION HISTORY

1989, c. 737, §2 (NEW). 1997, c. 114, §1 (AMD). 2011, c. 493, §1 (AMD).

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